

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-28. (Cancelled)

29. (New) A system comprising:

a first network station associated with a biller that is configured to (i) transmit, to a second network station associated with a user, billing information representing a first amount of an available bill of the biller for the user, (ii) receive a disputation of the first amount of the available bill, and (iii) transmit, to the second network station in response to the received disputation, a revised amount of the available bill and a selectable payment indicator;

wherein selection of the selectable payment indicator by the user is configured to establish a communications link between the second network station and a third network station associated with a payment entity, for transmitting a request from the second network station to the third network station to pay the revised amount of the available bill to the biller on behalf of the user.

30. (New) A system according to claim 29, wherein:

the first network station is further configured to transmit bill availability information identifying an available bill for the user;
receive a request for the available bill from the user; and
transmit the billing information in response to the received request.

31. (New) A system according to claim 29, wherein:

the first network station is further configured to transmit bill availability information identifying an available bill for the user to the third network station.

32. (New) A system according to claim 29, further comprising:

a database configured to store the billing information and the first amount of the available bill.

33. (New) A system according to claim 32, wherein the database is further configured to store the revised amount.

34. (New) A system according to claim 29, wherein:

the revised amount of the available bill replaces the first amount of the available bill.

35. (New) A system according to claim 29, wherein:

the first network station is further configured to receive a payment from the third network station for the revised amount.

36. (New) A system according to claim 35, wherein:

the first network station is further configured to transmit a notification to the third network station that the payment has been received.

37. (New) A method comprising:

transmitting a determined first amount of an available bill from a first network location to a second network location;

receiving a disputation of the first amount of the available bill at the first network location;

determining a revised amount of the available bill at the first network location in response to the received disputation; and

transmitting the revised amount of the available bill and a selectable payment indicator to the second network location, wherein selection of the selectable payment indicator is configured to establish a communications link with a third network location, in order to transmit a request from the second network station to the third network station to pay the revised amount of the available bill.

38. (New) A method according to claim 37, wherein the first network location is associated with a billing entity.

39. (New) A method according to claim 37, wherein the second network location is associated with a customer of a billing entity.

40. (New) A method according to claim 37, wherein the third network location is associated with a payment service provider.

41. (New) A method according to claim 37, further comprising the steps of:
transmitting bill availability information identifying the available bill from the first network location; and
receiving a request for the available bill;

42. (New) A method according to claim 41, further comprising the steps of:
transmitting the available bill from the first network location to the second network location.

43. (New) A method according to claim 42, wherein the transmitted available bill includes the determined revised amount.

44. (New) A method according to claim 37, further comprising the steps of:

storing, in a database, bill availability information identifying the available bill.

45. (New) A method according to claim 44, further comprising the step of:

storing the revised amount in the database.

46. (New) A method according to claim 37, further comprising:

receiving a payment from the third network location for the revised amount.

47. (New) A method according to claim 46, further comprising:

transmitting a notification to the third network location that the payment has been received.

48. (New) A system comprising:

a processor configured (i) to transmit a network communication of a first amount of one of a plurality of available bills identified in bill availability information for a first of a plurality of different users from the biller to the first user, (ii) to receive a disputation of the first amount of the available bill, and (iii) to transmit, to the first user in response to the received disputation, a revised amount of the available bill and a selectable payment indicator, wherein selection of the selectable payment indicator by the user is configured to establish a communications link between the user and a payment entity, in order to

transmit a request from the first user to the payment entity to pay the revised amount of the available bill to the biller on behalf of the user.

49. (New) A system according to claim 48, further comprising:
a database configured to store the bill availability information.

50. (New) A system according to claim 49, wherein:
the processor is further configured (i) to transmit an indication of the stored bill availability information identifying the one available bill for the first user, and (ii) to receive a request for the one available bill from the user.

51. (New) A method comprising:
transmitting a determined first amount of an available bill from a biller to a user;
determining a revised amount of the available bill; and
transmitting the revised amount of the available bill and a selectable payment indicator to the user, wherein selection of the selectable payment indicator is configured to establish a communications link with a payment entity, in order to transmit a request from the user to the payment entity to pay the revised amount of the available bill.

52. (New) A system comprising:

means for transmitting a determined first amount of an available bill from a biller to a user;

means for receiving a disputation of the first amount of the available bill at the biller;

means for determining a revised amount of the available bill in response to the received disputation; and

means for transmitting the revised amount of the available bill and a selectable payment indicator to the user, wherein selection of the selectable payment indicator is configured to establish a communications link with a payment entity, in order to transmit a request from the user to the payment entity to pay the revised amount of the available bill.